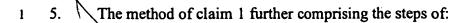
What is claimed is:

- 1 1. A method for issuing a gift certificate corresponding to a financial account,
- 2 comprising the steps of:
- identifying and accessing stored account data associated with a financial account,
- 4 said stored data including an account identifier;
- determining a certificate identifier corresponding to said account identifier;
- 6 producing a gift certificate including thereon said certificate identifier; and
- distributing said gift certificate to an owner of said financial account.
- 1 2. The method of claim 1 wherein said account identifier is linked to said certificate
- 2 identifier.
- 1 3. The method of claim 1 wherein said step of producing a gift certificate includes
- 2 the step of applying a user-alterable means for obstructing the visibility of said certificate
- 3 identifier.
- 1 4. The method of claim 1 further comprising the steps of:
- determining a security code corresponding to said gift certificate;
- 3 printing said security code on said gift certificate;
- applying a user-alterable means for obstructing the visibility of said printed
- 5 security code; and
- transmitting said security code to said owner of said financial account.

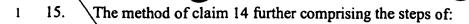


- determining a security code corresponding to said gift certificate; and
- transmitting said security code to said owner of said financial account.
- 1 6. The method of claim 5 further comprising the steps of:
- 2 producing a security token storing said security code; and
- distributing said seourity token.
- 1 7. The method of claim 1 wherein said gift certificate is embodied as a magnetic
- 2 stripe card.
- 1 8. The method of claim 1 wherein said gift certificate is embodied as a token.
- 1 9. The method of claim 1 further comprising the steps of:
- determining expiration data of said gift certificate; said gift certificate including
- 3 thereon an indication of said expiration data; and
- storing said expiration data, said account data including said expiration data.
- 1 10. The method of claim 1 further including the steps of
- determining a maximum redemption value of said gift dertificate;
- 3 storing said maximum redemption value, said account data including said
- 4 maximum redemption value.

11

1	11. The method of claim 1 further including the steps of:
2	determining a maximum redemption value of said gift certificate; and
3	updating said stored account data to reflect a reservation of credit equal to said
4	maximum redemption value.
1	12. The method of claim 1 wherein said gift certificate includes an issuer identifier
2	representing the issuer of said gift certificate.
1	13. The method of claim I wherein said gift certificate is embodied as an event ticket.
1	14. A method for redeeming a gift certificate drawn on a financial account,
2	comprising the steps of:
3	receiving a gift certificate for payment of an identified value, said gift certificate
4	issued by an account issuer and including thereon a certificate identifier corresponding to
5 .	an account identifier, said account identifier associated with a financial account;
6	transmitting a request for authorization to a central server, said request including
7	said certificate identifier;
8	receiving an authorization signal from said central server, said authorization
9	signal representing an indication that redemption of said gift certificate for said identified
10	value is authorized; and

receiving a payment from said account issuer based on said identified value.



- 2 receiving a security code; and
- 3 transmitting said security code to said central server.
- 1 16. The method of claim 15 wherein said step of receiving a security code includes
- 2 the steps of:
- receiving a magnetic stripe card having a security code stored thereon; and
- 4 reading said security code from said magnetic stripe card.
- 1 17. The method of claim 14 wherein said gift certificate is embodied as a magnetic
- 2 stripe card.
- 1 18. The method of claim 14 wherein said gift certificate is embodied as a token.
- 1 19. The method of claim 14 further comprising the steps of:
- receiving challenge data from said central server;
- presenting said challenge data to a bearer of said gift certificate;
- 4 receiving response data from said bearer of said gift certificate; and
- 5 transmitting said response data to said central server.
- 1 20. The method of claim 19 further comprising the step of receiving a challenge-
- 2 response authorization signal from said central server indicating an association between
- 3 said challenge data and said response data.

13

identified value.

- 21 The method of claim 19 wherein said response data is unique. 1 22. The method of claim 19 wherein said challenge data and said response data are 1 user definable. 2 A method for authorizing the redemption of a gift certificate drawn on a financial 23. account, comprising the steps of: 2 receiving a request to authorize redemption of a gift certificate for an identified 3 value, said request including a certificate identifier; 4 determining an account identifier based on said certificate identifier; 5 accessing stored account data associated with said account identifier; analyzing said account/data to determine whether to authorize the redemption of said gift certificate; 8 transmitting an authorization signal to a remote terminal, said authorization signal 9 representing an indication that redemption of said gift certificate for said identified value 10 is authorized; 11 updating said account data to reflect redemption of said gift certificate for said 12
- 1 24. The method of claim 23 further comprising the steps of:
- 2 receiving a security code from a remote terminal; and
- comparing said received security code to a stored security code.

- The method of claim 23 wherein said stored account data includes an expiration date, said method further comprising the steps of:

 accessing a current date comparing said current date to said expiration date of said stored account data to determine whether to authorize the redemption of said gift certificate.
- 1 26. A method for utilizing a gift certificate comprising the steps of:
 2 presenting a gift certificate for redemption; and
- providing a security code associated with said gift certificate.
- 1 27. The method of claim 26 wherein said gift certificate includes a printed security
- 2 code and a user-alterable means for obstructing the visibility of said printed security
- 3 code, the method further comprising the steps of:
- 4 removing said user-alterable means for obscuring the visibility of said printed
- 5 security code.
- 1 28. A method for utilizing a gift certificate comprising the steps of:
- 2 presenting a gift certificate for redemption;
- 3 receiving challenge data; and
- 4 providing response data to authorize use of the gift certificate.
- 1 29. An apparatus for issuing a gift certificate drawn on a financial account,
- 2 comprising:

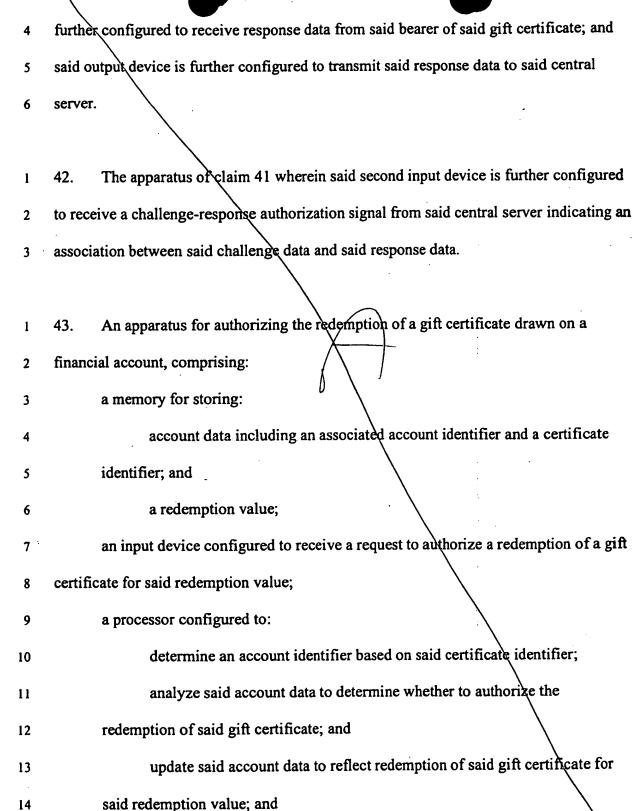
3		a memory for storing account data associated with a financial account, said
4	accou	nt data including an account identifier;
5		an output device for producing a gift certificate; and
6		a processor operatively coupled to said memory and said output device, said
7	proces	ssor configured to:
8		access said stored account data;
9		determine a certificate identifier corresponding to said account identifier; and
10		produce a gift certificate including thereon said certificate identifier.
	·	
1	30.	The apparatus of claim 29 wherein said account identifier is linked to said
2	certific	cate identifier.
1	31.	The apparatus of claim 29 wherein said output device is configured to:
2		print said certificate identifier on said gift certificate; and
3		apply a user-alterable means for obstructing the visibility of said certificate
4	identif	ier.
1	32.	The apparatus of claim 29 wherein said processor is further configured to
2	detern	nine a security code corresponding to said gift certificate; and said output device is
3	further	r configured to:
4		print said security code on said gift certificate;
5		apply a user-alterable means for obstructing the visibility of said printed security
4	code	*



- determine a security code corresponding to said gift certificate; and
- transmit said security code to said owner of said financial account.
- 1 34. The apparatus of claim 33 wherein said output device is configured to produce a
- 2 security token storing said security code.
- 1 35. The apparatus of claim 29 wherein said processor is further configured to
- 2 determine expiration data of said gift certificate; said output device is further configured
- 3 to print an indication of said expiration data on said gift certificate; and said memory is
- 4 further configured to store said expiration data.
- 1 36. The apparatus of claim 29 wherein said processor is further configured to
- 2 determine a maximum redemption value of said gift certificate; and said memory is
- 3 further configured to store said maximum redemption value.
- 1 37. The apparatus of claim 29 wherein said processor is further configured to:
- determine a maximum redemption value of said gift certificate; and
- 3 update said stored account data to reflect a reservation of credit equal to said
- 4 maximum redemption value.

1	38. An apparatus for redeeming a gift certificate drawn on a financial account,
2	comprising:
3	a memory for storing gift certificate data including a gift certificate identifier;
4	an first input device for receiving said gift certificate identifier;
5	an output device for transmitting:
6	an authorization request to a central server, said authorization request
7	including said gift certificate identifier and an identified value;
8	a second input device for receiving an authorization signal from said central
9	server, said authorization signal representing an indication that redemption of said gift
10	certificate for said identified value is authorized; and
11	a processor operatively connected to said memory, said first input device, said
12	output device and said second input device for controlling a redemption process.

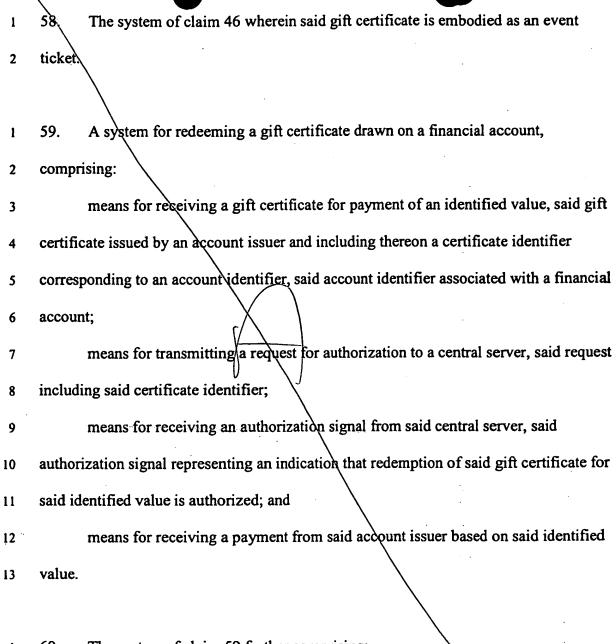
- 1 39. The apparatus of claim 38 wherein said first input device is further configured to
- 2 receive a security code; and said output device is further configured to transmit said
- security code to said central server.
- 1 40. The apparatus of claim 39 wherein said first input device is further configured to
- 2 read said security code from a magnetic stripe card.
- 1 41. The apparatus of claim 38 wherein said second input device is further configured
- 2 to receive challenge data from said central server; said processor is further configured to
- 3 present said challenge data to a bearer of said gift certificate; said first input device is



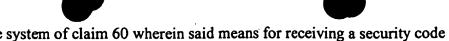
- an output device configured to transmit an authorization signal to a remote
 terminal, said authorization signal representing an indication that redemption of said gift
 certificate for said identified value is authorized.
- 1 44. The apparatus of claim 43 wherein the input device is further configured to
- 2 receive a security code from a remote terminal; and the processor is further configured to
- 3 compare said received security code to a stored security code.
- 1 45. The apparatus of claim 43 wherein said stored account data includes an expiration
 2 date, and said processor is further configured to:
- 3 access a current date;
- compare said current date to said expiration date of said stored account data to
- 5 determine whether to authorize the redemption of said gift certificate.
- 1 46. A system for issuing a gift certificate drawn on a financial account, comprising:
- 2 means for identifying and accessing stored account data associated with a
- 3 financial account, said stored account data including an account identifier;
- 4 means for determining a certificate identifier corresponding to said account
- 5 identifier;
- means for producing a gift certificate including thereon said certificate identifier;
- 7 and
- means for distributing said gift certificate to an owner of said financial account.

- 1 47. The system of claim 46 wherein said account identifier is linked to said certificate
 2 identifier.
- 1 48. The system of claim 46 wherein said means for producing a gift certificate
- 2 includes:
- means for printing said certificate identifier on said gift certificate; and
- 4 means for applying a user-alterable means for obstructing the visibility of said
- 5 certificate identifier.
- 1 49. The system of claim 46 further comprising:
- 2 means for determining a security code corresponding to said gift certificate;
- means for printing said security code on said gift certificate;
- 4 means for applying a user-alterable means for obstructing the visibility of said
- 5 printed security code; and
- 6 means for transmitting said security code to said owner of said financial account.
- 1 50. The system of claim 46 further comprising:
- means for determining a security code corresponding to said gift certificate; and
- means for transmitting said security code to said owner of said financial account.
- 1 51. The system of claim 50 further comprising:
- means for producing a security token storing said security code, and
- means for distributing said security token.

- 1 52. The system of claim 46 wherein said gift certificate is embodied as a magnetic
- 2 stripe card.
- 1 53. The system of claim 46 wherein said gift certificate is embodied as a token.
- 1 54. The system of claim 46 further comprising:
- 2 means for determining expiration data of said gift certificate; said gift certificate
- 3 including thereon an indication of said expiration data; and
- 4 means for storing said expiration data, said account data including said expiration
- 5 data.
- 1 55. The system of claim 46 further including:
- 2 means for determining a maximum redemption value of said gift certificate;
- means for storing said maximum redemption value, said account data including
- 4 said maximum redemption value.
- 1 56. The system of claim 46 further including:
- 2 means for determining a maximum redemption value of said gift certificate; and
- means for updating said stored account data to reflect a reservation of credit equal
- 4 to said maximum redemption value.
- 1 57. The system of claim 46 wherein said gift certificate includes an issuer identifier
- 2 representing the issuer of said gift certificate.



- 1 60. The system of claim 59 further comprising:
- 2 means for receiving a security code; and
- means for transmitting said security code to said central server.



- The system of claim 60 wherein said means for receiving a security code 1
- includes: 2
- means for receiving a magnetic stripe card having a security code stored thereon; 3
- and 4
- means for reading said security code from said magnetic stripe card. 5
- The system of claim 59 further comprising: 62. 1
- means for receiving challenge data from said central server; 2
- means for presenting said challenge data to a bearer of said gift certificate; 3
- means for receiving response data from said bearer of said gift certificate; and 4
- means for transmitting said response data to said central server. 5
- The system of claim 62 further comprising means for receiving a challenge-63. 1
- response authorization signal from said central server indicating an association between 2
- said challenge data and said response data.
- A computer system for authorizing the redemption of a gift certificate drawn on a 64. 1
- financial account, comprising: 2
- means for receiving a request to authorize redemption of a gift certificate for an 3
- identified value, said request including a certificate identifier; 4
- means for determining an account identifier based on said certificate identifier; 5
- means for accessing stored account data associated with said account identifier; 6

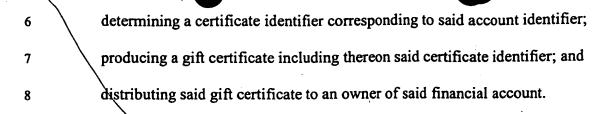
7	means for analyzing said account data to determine whether to authorize the
8	redemption of said gift certificate;
9	means for transmitting an authorization signal to a remote terminal, said
10	authorization signal representing an indication that redemption of said gift certificate for
11	said identified value is authorized;
12	means for updating said account data to reflect redemption of said gift certificate
13	for said identified value.
1	65. The system of claim 64 further comprising:
2	means for receiving a security code from a remote terminal; and
3	means for comparing said received security code to a stored security code.
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1	66. The system of claim 64 wherein said stored account data includes an expiration
2	date, said system further comprising:
3	means for accessing a current date;
4	means for comparing said current date to said expiration date of said stored
5	account data to determine whether to authorize the redemption of said gift certificate.

- 1 67. A computer-readable storage medium encoded with processing instructions for
- 2 implementing a method for issuing a gift certificate drawn on a financial account, said
- 3 processing instructions for directing a computer to perform the steps of:
- identifying and accessing stored account data associated with a financial account,
- 5 said stored data including an account identifier;

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- A computer-readable storage medium encoded with processing instructions for 68. 1 implementing a method for redeeming a gift certificate drawn on a financial account, said 2 processing instructions for directing a computer to perform the steps of: 3 receiving a gift certificate for payment of an identified value, said gift certificate 4 issued by an account issuer and including thereon a certificate identifier corresponding to 5 an account identifier, said account identifier associated with a financial account; 6 transmitting a request for authorization to a central server, said request including 7 said certificate identifier; 8 receiving an authorization signal from said central server, said authorization 9
 - value is authorized; and

 receiving a payment from said account issuer based on said identified value.

signal representing an indication that redemption of said gift certificate for said identified

- 1 69. A computer-readable storage medium encoded with processing instructions for
- 2 implementing a method for authorizing the redemption of a gift certificate drawn on a
- 3 financial account, said processing instructions for directing a computer to perform the
- 4 steps of:
- receiving a request to authorize redemption of a gift certificate for an identified
- 6 value, said request including a certificate identifier;

7	determining an account identifier based on said certificate identifier;
8	accessing stored account data associated with said account identifier;
9	analyzing said account data to determine whether to authorize the redemption of
10	said gift certificate;
11	transmitting an authorization signal to a remote terminal, said authorization signal
12	representing an indication that redemption of said gift certificate for said identified value
13	is authorized;
14	updating said account data to reflect redemption of said gift certificate for said
15	identified value.

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